

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

In re:	§
	§ CASE NO. 21-56182-jwc
Steven Wayne Carr	§ CHAPTER 13
	§
Debtor	§
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Carvana, LLC	§ CONTESTED MATTER
	§
Respondent	§
v.	§
Steven Wayne Carr, Debtor	§
Nancy J. Whaley, Trustee	§
	§
	§

OBJECTION TO CONFIRMATION

COMES NOW, Carvana, LLC (Carvana) and makes and files its Objection to the Confirmation of the Debtor's Chapter 13 case for the reasons set forth below:

1.

Carvana , holds a first priority lien on the Certificate of Title to the Debtor's 2011 Lexus CT200h, VIN: JTHKD5BH6B2009899 a true and accurate photostatic copy of the Lien and Title Report is attached hereto as Exhibit A.

2.

The subject vehicle was purchased on 12/04/2019, which is within 910 days of the filing of the within case and should be paid in full pursuant to 11 U.S.C Section 1325(a)(9).

3.

The Debtor's plan estimates Carvana 's claim in the amount of \$16,060.00 with interest rate at 4.00% monthly payments in the amount of \$160.00, increasing to \$940.00 in 3/2022.

4.

Carvana is entitled to have its claim in the amount of \$16,247.00 paid as fully secured. The contractual interest rate is 26.10%.

5.

The Debtor's proposed monthly payment and interest rate are insufficient to provide Carvana with adequate protection.

THEREFORE, based upon the above and foregoing facts Carvana objects to the confirmation of the Debtor's Chapter 13 case.

This September 2, 2021

Respectfully Submitted

/s/ Richard B. Maner

Richard B. Maner, GA Bar No. 486588

Attorney for Respondent

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CERTIFICATE OF SERVICE

This is to certify that I have served a copy of **OBJECTION TO CONFIRMATION** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

Steven Wayne Carr
64 Scott Terrace
Social Circle, GA 30025

Lorena Lee Saedi
Saedi Law Group, LLC
Suite 103
3006 Clairmont Road
Atlanta, GA 30329

Nancy J. Whaley
Nancy J. Whaley, Standing Ch. 13 Trustee
303 Peachtree Center Avenue
Suite 120, Suntrust Garden Plaza
Atlanta, GA 30303

This September 2, 2021

/s/ Richard B. Maner
Richard B. Maner, GA Bar No. 486588
Attorney for Respondent
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Carvana LLC

Lien and Title Information

Lienholder

ELT Lien ID	001101896845
Lienholder	CARVANA LLC
Lienholder Address	
Lien Release Date	

Vehicle and Titling Information

VIN	JTHKD5BH6B2009899	Issuance Date	12/27/2019
Title Number	770021288726962	Received Date	12/27/2019
Title State	GA	ELT/Paper	ELECTRONIC
Year	2011	Odometer Reading	
Make	LEXS	Branding	
Model			
Owner 1	STEVEN WAYNE CARR		
Owner 2			
Owner Address	1217 WOODLAND AVE NE APT ATLANTA, GA 303244501		

Printed: Thursday, August 19, 2021 7:55:04 AM PST